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DESIGN	First Named Inventor	
PATENT APPLICATION	COMPLETE IF KNOWN	
(37 CFR 1.63)	Application Number	
Declaration Declaration	Filing Date	
Submitted OR Submitted after Initial Filing (surcharge (37 CFR 1.16 (e)) required)	Art Unit	
	Examiner Name	
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by declare that:		
inventor's residence, malling address, and citizenship a	re as stated below next to their name.	
eve the inventor(s) named below to be the original and find a patent is sought on the invention entitled:	rst inventor(s) of the subject matter which	Is daimed and for
1 INSURANCE PRODUCT		

			(	Title of the In	vention)		<del></del>
the sp	ecification of wh	nich					
	is attached he	ereto					
	OR						
X	was filed on (M	IM/DD/YYYY)	26 Jul	Y 2002	as United States	Application Number or	PCT International
Applic	cation Number	PCT / 1202 /	>2923 and wa	is amended o	n (MM/DD/YYYY)	2 HONEWERS 500	(if applicable).
			d understand the		the above identifie	d specification, including	g the claims, as

I acknowledge the duty to disclose information which is material to patentability as defined in 37 CFR 1.58, including for continuation-in-part applications, material information which became available between the filing date of the prior application

and the national or PCT international filing date of the continuation-in-part application. I hereby claim foreign priority benefits under 35 U.S.C. 119(a)-(d) or (f), or 365(b) of any foreign application(s) for patent, inventor's or plant breeder's rights certificate(s), or 365(a) of any PCT international application which designated at least one country other than the United States of America, listed below and have also identified below, by checking the box, any foreign

application for patent, Inventor's or plant breeder's rights certificate(s), or any PCT international application having a filing date before that of the application on which priority is claimed.

Prior Foreign Application Number(s)	Country	Foreign Filing Date (MM/DD/YYYY)	Priority Not Claimed	Certified Copy Attached? YES NO
2001 / 6311	SOUTH AFRICA	31 JULY 2001		
I I I Additional foreign an	plication numb	ers are listed on a cumplement	lal priority data shoot I	TO/SB/02B attached hereto

Additional foreign application numbers are listed on a supplemental priority data sheet PTO/SB/02B attached hereto.

[Page 1 of 2]
This collection of information is required by 35 U.S.C. 115 and 37 CFR 1.63. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.11 and 1.14. This collection is estimated to take 21 minutes to complete, including gathering, preparing, and authorithing the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Palent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

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PTO/SB/01 (04-05)

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PTO/SB/64 (09-04) Approved for use through 07/31/2006, OMB 0651-0031 U.S. Patent and Trademark Office; U.S. DEPARTMENT OF COMMERCE Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a valid OMB control number Terminal disclaimer with disclaimer fee Since this utility/plant application was filed on or after June 8, 1995, no terminal disclaimer is required. A terminal disclaimer (and disclaimer fee (37 CFR 1.20(d)) of \$ for a small entity or \$ for other than a small entity) disclaiming the required period of time is enclosed herewith (see PTO/SB/63). 4. STATEMENT: The entire delay in filing the required reply from the due date for the required reply until the filing of a grantable petition under 37 CFR 1.137(b) was unintentional. [NOTE: The United States Patent and Trademark Office may require additional information if there is a question as to whether either the abandonment or the delay in filing a petition under 37 CFR 1.137(b) was unintentional (MPEP 711.03(c), subsections (III)(C) and (D)).] WARNING: Information on this form may become public. Credit card information should not be included on this form. Provide credit card information and authorization on PTO-2038. JUNE 2005 Signature Date VAN RENSBURG Registration Number, if applicable 127 H 809-2958 Telephone Number South Africa Enclosures: Fee Payment Reply Terminal Disclaimer Form Additional sheets containing statements establishing unintentional delay Other: CERTIFICATE OF MAILING OR TRANSMISSION [37 CFR 1.8(a)] I hereby certify that this correspondence is being: Deposited with the United States Postal Service on the date shown below with sufficient postage as first class mail in an envelope addressed to: Mail Stop Petition, Commissioner for Patents, P. O. Box 1450, Alexandria, VA 22313-1450. Transmitted by facsimile on the date shown below to the United States Patent and Trademark Office as (703) 872-9306. Date Signature

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Typed or printed name of person signing certificate